RESEARCH HIGHLIGHTS

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SPECIAL STUDIES ON 1996 CENSUS DATA: HOUSING CONDITIONS OF WOMEN AND GIRLS, AND FEMALE-LED HOUSEHOLDS

Introduction

CMHC monitors housing conditions and provides up-to-date information to inform and assist decision-making, planning and policy development by industry, all levels of government and non-profit organizations.

This study examines the housing conditions of women and girls, and of households with a female primary maintainer[1], referred to below as "female-led households". It is one in a series of concise studies that explore the housing conditions of households reported by the 1996 Census of Canada. This series of studies relies primarily on data from CMHC's *Housing in Canada* Electronic Data Series.

Commonly used terminology and definitions

Most Canadians have access to a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30% of before-tax household income). Some Canadians live in dwellings that do not meet one or more of these standards. In some cases, these households could afford to rent alternative housing that meets all three standards; in some cases they could not. A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards ***and*** it would have to spend 30% or more of its income to pay the median rent of alternative local market housing that meets all three standards. More details on terminology, data definitions and national level data are provided in the first study in this series: *Canadian Housing Conditions* (Research Highlights Issue 55-1).

Findings

Living arrangements

The 1996 Census enumerated almost 14.7 million female Canadians. About 13.4 million of these women and girls lived in households for which core housing need data are available[2]—about 11.5 million (86%) in family households, and 1.9 million (14%) in non-family households (see Table 1).

Over 1.5 million females (12% of the 13.4 million) lived in lone parent households. By comparison, 1.1 million males (8% of males) lived in lone parent households. About 83% of all lone parent families were headed by women.[3]

About 1.4 million females (10%) lived alone, compared to the 1.0 million males (8% of males) living alone. Just over half of the females living alone were age 65 or older.

Some 2.6 million girls under 15 years of age, 19% of all females, lived in family households. The great majority of these lived with couples (over 2.1 million girls) or with lone parents (about 400,000 girls), and the rest of these lived in multiple family households. By comparison, 2.7 million boys under 15 years of age, 21% of all males, lived in family households, including over 2.2 million with couples and about 400,000 with lone parents.

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Table 1: Canadian Population by Gender, Age and Living Arrangements, 1996

Age Groups	Population in Family Households (in 000s)				Population in Non-Family Households (in 000s)		Total Population	
	in Couple HH		in Lone Parent HH	in Multiple Family HH	Living Alone	Living with Others		
	with children	without children***					(in 000s)	% of all ages
	Females **							
- age 0 -14	2,138	7	380	83	*	5	2,614	20%
- age 15-29	1,509	382	369	103	113	183	2,658	20%
- age 30-64	3,226	1,467	681	180	564	209	6,328	47%
- age 65-74	97	497	66	30	315	48	1,054	8%
- age 75 plus	48	202	50	12	377	49	738	6%
All ages	7,019	2,556	1,547	408	1,369	494	13,392	100%
- % of total	52%	19%	12%	3%	10%	4%	100%	
	Males**							
All ages	7,378	2,562	1,061	392	1,008	560	12,961	
- % of total	57%	20%	8%	3%	8%	4%	100%	

* less than 500 people.
** Includes persons in households for which core housing need data are available.
*** Any children in these households are not the couple's children - e.g. they could be other relatives or be unrelated.
HH = households.
All numbers have been rounded.

Women and girls in households experiencing core housing need

Overall, 11.3 million females (84% of women and girls in Canada) lived in households whose housing met or exceeded the three housing standards, or that could have afforded to rent local housing meeting the standards. However, 16% of females (2.1 million) were in households in core housing need, a higher proportion than for males (13%) (see Table 2).

Five groups are particularly notable:

- **38% of females in lone parent households lived in households in core housing need** (compared to 33% of males in lone parent households in core housing need). This includes 194,000 girls under 15, which is 51% of girls of this age in lone parent households (the comparable figure for boys under 15 is also 51%). In the 15-29 age group, 40% of females in lone parent households were in core need (about 150,000 people), as were 34% of those aged 30-64 (230,000 people);
- **36% of all women living alone (close to half a million women) were in core housing need** (compared to 30% of males living alone), including high proportions of each age group: 46% of females 15-29; 32% of those 30-64; and 38% of those 65 or older;
- **About 866,000 females in couple households were in core housing need.** While this is a large number, the percentage of females in need in this category (9%) is much lower than the average for all females (16%);
- **22% of females living with others in non-family households were in core housing need.** Among these 108,000 females, the proportions in need were higher for the younger age categories (43% of those under 15, and 31% of those 15-29);
- **25% of women over 75 years of age lived in households in core housing need.** There were 182,000 women in this category, most of whom lived alone.

Although about 30% of females lived in rented accommodation, almost two-thirds (65%) of females in households in core housing need lived in rented accommodation (see Table 3). Females living with others in non-family households in core housing need were the most likely (80%) to live in rented accommodation, followed by lone parents (78%) and those living alone (74%). (These percentages were similar for males, at 82%,

Table 2: Gender, Age and Living Arrangements of Canadian Population in Households in Core Housing Need, Canada, 1996

Age Groups	Population in Family Households (in 000s)				Population in Non-Family Households (in 000s)		Total Population	
	Couples		Lone Parents	Multiple Families	Living Alone	Living with Others	(in 000s)	% of all ages
	with children	without children						
	Females							
Numbers in Core Housing Need								
- age 0 -14	229	2	194	8	0	2	435	21%
- age 15-29	146	48	149	9	52	57	462	22%
- age 30-64	242	132	230	14	178	36	832	40%
- age 65-74	6	41	11	2	118	7	185	9%
- age 75 plus	2	18	7	*	148	6	182	9%
All ages	625	241	591	35	497	108	2,097	100%
- % of total population	30%	11%	28%	2%	24%	5%	100%	
% in Core Housing Need of category population								
- age 0 -14	11%	23%	51%	10%	0%	43%	17%	
- age 15-29	10%	13%	40%	9%	46%	31%	17%	
- age 30-64	8%	9%	34%	8%	32%	17%	13%	
- age 65-74	6%	8%	17%	7%	38%	14%	18%	
- age 75 plus	5%	9%	14%	4%	39%	13%	25%	
All ages	9%	9%	38%	8%	36%	22%	16%	
	Males							
Numbers in Core Housing Need								
All ages	651	241	350	32	301	115	1,690	
% in Core Housing Need of category population								
All ages	9%	9%	33%	8%	30%	20%	13%	

* = less than 500 people.
All numbers have been rounded.

75% and 77%, respectively.) Almost all (94%) females in the 15 to 29 age group living alone in core housing need were also in rented accommodation. In contrast, females living in couple households in core housing need were divided equally between rented and owned housing.

Aboriginal women and girls were more than twice as likely as other women and girls to be in core housing need: of about 262,000 Aboriginal females for whom housing need data were available, 34% lived in households in core housing need (see Table 4), compared to 16% for all Canadian females. Aboriginal girls under 15 experienced the highest rate of housing need (38%). Aboriginal women and girls were more likely (at 34%) than Aboriginal men and boys (at 31%) to be in core housing need.

Over 350,000 women and girls with disabilities were in households in core housing need. This was over one-quarter of this group (26%). The incidence of core housing need was higher than that for males with disabilities (21%). The rates of housing need for women with disabilities ranged from 22% for 65-74 year olds to 30% for those aged 15-29.

Housing Conditions of Female-led Households

In 1996, there were some 3.8 million female-led households in Canada, including about 1,484,000 women living alone and almost 874,000 female lone parent households. These two groups comprised about 63% of all female-led households in 1996.

Table 3: Gender, Age and Living Arrangements of Canadian Population in Tenant Households in Core Housing Need, Canada, 1996

Age Groups	Population in Family Households (in 000s)				Population in Non-Family Households (in 000s)		Total Population	
	Couples		Lone Parents	Multiple Families	Living Alone	Living with Others	(in 000s)	% of all ages
	with children	without children						
Females								
Numbers in Core Housing Need Living in Tenant Households								
- age 0 -14	126	1	160	4	0	2	292	21%
- age 15-29	82	39	122	5	49	52	350	25%
- age 30-64	108	54	170	6	130	25	493	36%
- age 65-74	2	17	6	1	80	4	110	8%
- age 75 plus	1	9	4	*	110	3	128	9%
All ages	319	121	461	15	370	86	1,372	100%
- % of total	23%	9%	34%	1%	27%	6%	100%	
Proportion of those in Core Housing Need Living in Tenant Households								
- age 0 -14	55%	42%	83%	46%	0%	73%	67%	
- age 15-29	56%	81%	82%	51%	94%	92%	76%	
- age 30-64	45%	41%	74%	39%	73%	69%	59%	
- age 65-74	37%	42%	55%	31%	68%	55%	59%	
- age 75 plus	28%	54%	50%	25%	74%	55%	70%	
All ages	51%	50%	78%	43%	74%	80%	65%	
Males								
Numbers in Core Housing Need Living in Tenant Households								
All ages	334	122	263	13	231	94	1,058	
Proportion of those in Core Housing Need Living in Tenant Households								
All ages	51%	51%	75%	41%	77%	82%	63%	

* = less than 500 people.
All numbers have been rounded.

The remainder of this study is focused on non-farm, non-Native, non-band, non-Reserve female-led households, particularly women living alone (almost 1,355,000 households) and female-led lone parent households (almost 754,000 households).

Women living alone

Of all women living alone, 57% occupied housing that met or exceeded all housing standards and another 6% (whose housing did not meet standards) had sufficient incomes that they could have afforded to rent local housing that met all standards (see Table 5).

In 1996 there were 577,000 women living alone below housing standards (most below the affordability standard) of which 490,000 were in core housing need.

The 36% of women living alone who were in core housing need was higher than the percentage in 1991 (31%), and double that for all households (18%) in 1996.

About 689,000 female seniors (defined as age 65 or older) lived alone in 1996.[4] They constituted over one-half of all women living alone. About 58% of female seniors living alone were in housing which met or exceeded all housing standards, and another 4% lived in below standard housing but could have afforded to rent local housing that met standards. About 265,000 (or 38% of) female seniors living alone were in core housing need. Over one-half (55%) of the female seniors living alone in rented accommodation were in core housing need (189,000 women).

Housing in Canada Electronic Data Series

CMHC's new desktop electronic database, Housing in Canada, is now available for public use. For the first time ever, users can have hands-on access to CMHC's custom census-based household and housing conditions data.

Housing in Canada

- **Presents** key demographic and socio-economic data (for example, household type, income, age, gender, and period of immigration) matched to comprehensive housing data (for example, dwelling type, age and condition; tenure; shelter cost; suitability; affordability and the existence and depth of housing need).
- **Employs** today's recognized standards for housing suitability, adequacy and affordability to facilitate the assessment of the state of Canada's housing (see, for example, CMHC's *Socio-Economic Research Highlights Issue 55-2* and others in the series available on our Web site, **www.cmhc-schl.gc.ca/publications/en/rh-pr/index.html**).
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  - non-farm, non-Native;
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  - Native on-reserve; and
  - farm households.
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Home Adaptations for Seniors' Independence

Canada Mortgage and Housing Corporation, the federal housing agency, provides financial assistance to homeowners and landlords which help to pay for home adaptations to extend the time that low-income seniors can live in their own homes independently.

Assistance in the form of a forgivable loan of up to $2,500 is available. The loan does not have to be repaid under certain conditions:

- for homeowners, provided that the homeowner continues to occupy the unit for a period of six months;
- for landlords, provided that the landlord agrees not to increase rents as a result of the adaptations.

Adaptations which can be done include minor items that meet the needs of seniors with an age-related disability, such as handrails in hallways and stairways, changes which make work and storage areas easier to reach, lever handles on doors, walk-in showers with grab bars, and bathtub grab bars and seats. Adaptations should be permanent and fixed to the dwelling, with the exception of equipment, such as bath lifts, designed to give access to existing basic facilities. Supportive care, portable aids such as walkers and household appliances are not eligible.

To qualify for assistance under the **Home Adaptations for Seniors' Independence** program, the occupant of the dwelling must meet the following conditions:

- be 65 years of age and over;
- have difficulty with daily living activities due to diminishing abilities brought on by ageing;
- use the dwelling unit as a permanent residence;
- have total household income below the income limit for the area.

Conditions pertaining to the dwelling are also applicable.

Note: Assistance cannot be provided for adaptations done before the approval date of an application.

For more information on **Home Adaptations for Seniors' Independence**, an application form, a copy of the *Self Assessment Guide*, or for details on other CMHC programs (such as the Residential Rehabilitation Assistance Program for persons with disabilities which provides assistance for more extensive modifications) contact your local Canada Mortgage and Housing Corporation office, call 1 800 668-2642 or visit the CMHC Web site at **www.cmhc-schl.gc.ca**. (In some areas of the country, funding for this or similar programs is provided jointly by the Government of Canada and the provincial or territorial government, and the provincial or territorial housing agency may be responsible for program delivery.)

Table 4: All, Aboriginal* and Disabled Persons, by Gender, Age and the Housing Need Status of their Households, Canada, 1996

Age Groups	All			Aboriginal			With disabilities		
	in HH in Need (000s)	in HH Not in Need (000s)	% in Need	in HH in Need (000s)	in HH Not in Need (000s)	% in Need	in HH in Need (000s)	in HH Not in Need (000s)	% in Need
	Females								
- age 0 -14	435	2,179	17%	32	52	38%	18	49	27%
- age 15-29	462	2,196	17%	25	44	36%	30	73	30%
- age 30-64	832	5,495	13%	29	71	29%	164	456	27%
- age 65-74	185	869	18%	2	5	31%	56	201	22%
- age 75 plus	182	556	25%	1	2	34%	81	236	26%
All ages	2,097	11,296	16%	89	174	34%	351	1,014	26%
	Males								
All ages	1,690	11,271	13%	76	167	31%	265	969	21%

*Aboriginal Canadians in this table have self-identified as such. The table includes only those who are non-farm, non-reserve and non-band. For further information, see Research Highlights issue 55-6: Housing Conditions of Native Households.
All numbers have been rounded.

Table 5: Housing Conditions of Women Living Alone, Canada, 1991 and 1996*

Housing Conditions	Women Living Alone										All households 1996	
	1991				1996							
	All		Seniors (Age 65 and older)		All		Seniors (Age 65 and older)					
							All		Tenants			
	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%
All HHs regardless of housing standards	1,209	100%	601	100%	1,355	100%	689	100%	347	100%	9,810	100%
HHs above all housing standards	715	59%	358	60%	778	57%	398	58%	139	40%	6,687	68%
HHs below housing standards	494	41%	243	40%	577	43%	291	42%	208	60%	3,123	32%
- below Affordability Standard Only	440	36%	219	36%	519	38%	265	38%	203	59%	2,158	22%
- below other standards (not affordability)	54	4%	24	4%	58	4%	26	4%	5	1%	965	10%
HHs below housing standards												
- not in core housing need	114	9%	30	5%	87	6%	26	4%	19	5%	1,397	14%
- in core housing need	380	31%	213	36%	490	36%	265	38%	189	55%	1,726	18%

*These include non-farm, non-Native, non-band, non-Reserve households with incomes greater than zero and shelter cost-to-income ratios less than one.
All numbers have been rounded.

Female-led lone parent households

Of female lone parent households, 45% occupied housing that met or exceeded all standards, and another 17% were in housing that did not meet standards but could have afforded to rent local housing meeting all standards (see Table 6)[5].

However, 38% of female lone parent households (284,000 households) were in core housing need in 1996, an increase of 4 percentage points from 1991. About 221,000 of these households were tenants, and 53% of female lone parent tenant households were in core housing need, compared to 19% of female lone parent homeowner households. Comparable percentages for male lone parent households were 20% in core housing need, 33% of tenant households and 11% of homeowner households.

Where the female lone parent was a senior, 16% of households were in core housing need. For tenant households led by a senior female lone parent, 32% were in core housing need. Comparable percentages for male lone parent senior households were 13% in core housing need, and 29% of tenant households.

Both women living alone and female lone parent households had lower incomes

Both women living alone and female lone parent households had much lower incomes than the average for all households (see Table 7)[6]. Female-led households that rented had between two-thirds and three-quarters of the average income of all tenants. Women living alone who owned their accommodation had less than one-half of the average income of all owners.

and paid a higher percentage of their incomes for shelter

While these female-led households paid less for shelter than the average household, they paid a larger percentage of their income for shelter. Women living alone who were tenants had an average shelter cost to income ratio (STIR) of 35% (compared with the average STIR for all tenants of 30%). The average female lone parent tenant paid 36% of before-tax household income for shelter.

Table 6: Housing Conditions of Female Lone Parent Households, Canada, 1991 and 1996*

	Female lone parent households													
	1991				1996									
	All		Seniors (Age 65 and older)		All		Owners		Tenants		Seniors (Age 65 and older)			
											All		Tenants	
Housing Conditions	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%	(in 000s)	%
All HHs regardless of housing standards	626	100%	71	100%	754	100%	335	100%	419	100%	89	100%	23	100%
HHs above all housing standards	299	48%	50	71%	342	45%	204	61%	138	33%	61	69%	10	47%
HHs below housing standards	326	52%	20	29%	412	55%	131	39%	281	67%	27	31%	12	53%
- below Affordability Standard Only	223	36%	8	12%	301	40%	84	25%	217	52%	13	14%	7	33%
- below other standards (not affordability)	104	17%	12	17%	111	15%	47	14%	64	15%	15	17%	5	20%
HHs below housing standards														
- not in core housing need	116	19%	11	16%	128	17%	67	20%	60	14%	14	15%	5	22%
- in core housing need	211	34%	9	13%	284	38%	64	19%	221	53%	14	16%	7	32%

* These include non-farm, non-Native, non-band, non-Reserve households with incomes greater than zero and shelter cost-to-income ratios less than one.
All numbers have been rounded.

Conclusion

About 84% of women and girls in Canada lived in households that were, or could have afforded to be, well-housed. However, 16%, or 2.1 million females, lived in households in core housing need, a higher proportion than for males (13%).

Females in certain types of households experienced high incidences of core housing need, including those in lone parent households (38%), and females living alone (36%). Younger females, either living alone or in lone parent households, and particularly in tenant households, were even more likely to experience core housing need. Senior women living alone, and again particularly as tenants, were also much more likely to be in core housing need.

The rates of core housing need were also higher than average for Aboriginal women and girls, and for females with disabilities (at 34% and 26%, respectively).

In each case, the incidence of core housing need for females was higher than that for males.

Two key groups of female-led households have high rates of core housing need. These are women living alone and female single parent households. The incidence of core housing need for these female-led households was higher than that for male-led households. The central difficulty in female one person and female lone parent households appears to be income, as the household incomes of each of these groups were well below the averages for all comparable households.

References

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Endnotes

[1] The primary household maintainer is the first person in the household identified by census respondents as being responsible for payments such as rent, mortgage, property taxes and electricity. This will normally be the person who contributes the greatest amount towards payments for shelter expenses. Some households have more than one maintainer. In the case of a household where two people share these expenses equally, the first person listed in the response to the census question is chosen by Statistics Canada as the main household maintainer. (See www.statcan.ca/english/freepub/92-351-UIE/05hou.pdf)

Table 7: Incomes and Shelter Costs, Female-led and All Households, Canada, 1991 and 1996*

Household types	1991 Income (annual)	1991 Shelter cost (monthly)	1991 Average Shelter cost to income ratio %	1996 Income (annual)	1996 Shelter cost (monthly)	1996 Average Shelter cost to income ratio %
Female-led households						
- one person - owner	$25,281	$376	22	$28,004	$442	23
- one person - tenant	$20,335	$446	33	$21,355	$496	35
- lone parent - owner	$42,426	$586	21	$44,776	$684	23
- lone parent - tenant	$25,004	$532	33	$25,663	$601	36
All households						
- owner	$56,762	$664	17	$60,725	$739	18
- tenant	$33,021	$539	27	$33,329	$596	30

* These include non-farm,non-Native, non-band, non-Reserve households with incomes greater than zero and shelter cost-to-income ratios less than one.

All numbers have been rounded.

[2] Core housing need data are available for non-farm, non-Reserve, non-band households which reported income greater than zero and shelter costs less than their income.

[3] See *"Women in Canada, 2000"*, p. 33.

[4] In 1997, Statistics Canada reported that 89% of all women over 65 who lived alone and owned their homes did not have a mortgage, nor did 48% of lone female owners under 65. Of female lone parents who owned their own homes, only 33% did not have a mortgage. See *"Women in Canada, 2000"*, p. 160.

[5] The proportion of women aged 15 and over who are lone parents rose from 1991 to 1996. This is discussed in Statistics Canada's *"Women in Canada, 2000"*, p. 29. Female lone parents are experiencing many difficulties in housing, outlined in Canadian Housing and Renewal Association's *"Building Capacity: Enhancing Women's Economic Participation through Housing"*, pp. 7-89.

[6] *"Women in Canada, 2000"* demonstrates that the proportion of the population having low incomes was consistently higher for females than males, for all age groups studied, for the last generation (p. 292).

For further information on the 1996 Census housing data please contact:

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